

# FAQs for PDF Delivery

We understand that digital copies of policies would be a benefit to you and your clients. PDF Delivery allows you and your client to receive a digital copy of the policy via secure email. Please see below for answers to frequently asked questions regarding PDF Delivery.

## **Is North American requiring agents to deliver all policies electronically or can I still deliver my policies with paper?**

While the company is not requiring the use of digital policies, it is available for the convenience of agents and policyowners.

## **Why is the policy copy going directly to the client? Can an agent request the PDF copy be sent to them only?**

Sending the policy directly to the client is one option we are providing to agents and MGAs. This was designed to give agents the option to quickly satisfy delivery requirements without being face-to-face with the client. The overwhelming request from our field partners has been to provide the documents directly to the client while also keeping the agent included in the communication. An agent can still request a PDF copy from New Business or Policy Change to be sent to them electronically via a secure email. It is important agents adhere to their state insurance department regulations for delivery requirements and secure all private information.

## **Is PDF delivery available for Policy Change as well?**

Yes, this is available for both New Business and Policy Change. PDF Delivery is the only digital delivery process available for Policy Change at this time.

## **Will North American accept electronic signatures?**

Currently, North American accepts documents signed electronically using DocuSign® and RightSignature™. North American also accepts documents that have been wet signed and scanned into an electronic format.

## **How do I let New Business/Policy Change know I want to deliver a policy using a digital copy?**

When submitting an application through SimpleSubmit®, clients will now be able to indicate within the e-App if they want to receive their policy electronically. If the eDelivery option is selected, the policyowner will be required to provide an email address. The eConsent form is not required to be submitted with an eApp.

If you submitted a paper application your client must complete the eConsent form and it should be submitted by the agent as part of the application packet. The client would need to indicate an "X" in the "I Consent" section and provide their email address. Please see the next page for further instructions on applications submitted via paper.

## **How does my client receive the digital copy of the policy and outstanding delivery requirements?**

A PDF containing the policy pages and any outstanding delivery requirements will be sent via secure email. The client will need to create a login and password in order to view the PDF.

## **How can I send outstanding requirements back to New Business/Policy Change?**

Documents can be sent back to New Business/Policy Change via mail, fax, secure email, or [document upload](#) via the North American website. Non-secure emails will not be accepted. Learn more about how to [send and receive secure emails](#) with North American.

## **What delivery and signature requirements are needed for cases that utilize PDF delivery?**

A delivery receipt is required on all policies that are emailed to the client. Please note, only the client is required to sign the delivery receipt when the policy is sent electronically by the administrative office. Any other outstanding delivery requirements (i.e. amendment, illustration, etc.) will adhere to normal signature requirements.

## Will the paper policy packet still be mailed?

Yes, a paper policy packet will be mailed to the agent, consistent with our existing paper process.

## Who should questions be directed to?

MGAs can contact their New Business/Policy Change teams with questions.

## Additional FAQs for applications submitted via paper

For applications submitted via paper, the process differs slightly. North American will require an eConsent form and confirmation from the client that they are able to conduct business electronically.

## Where do I find the eConsent form?

The eConsent form is available in the following places: 'Supplemental Forms' section of FormsFactory®.

## What if I did not submit the eConsent form when I submitted the application but I have now decided to request a digital copy?

The client can complete the eConsent form before the policy is issued.

## Why does the client need to receive an email from New Business or Policy Change to consent to receive a digital copy of their policy?

This email is to electronically confirm consent with the client before sending their policy to them via email. It confirms that the email address provided by the client is valid and that the client has the appropriate technology to complete business electronically. **This step is required when PDF delivery is requested on a paper application.**

## What does the client need to provide in the “Consent to Do Business Electronically” email?

The email will contain clear instructions for the client to follow. Those instructions are:

1. Select “Reply all” to this email
2. Type “I Consent” at the top of the body of the reply email
3. Type their initials on the line where instructed (bottom of the email, next to “I Consent”)
4. Select “Send” to confirm their consent to do business electronically

## What happens if the client does not reply to the “Consent to Do Business Electronically” email?

The policy will not be sent via secure email, but the paper policy packet will be sent to the agent.



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